











# THE INTERNATIONAL COMPETITION ON SUSTAINABLE EDUCATION



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TRANSFORMING EDUCATION, DRIVING INNOVATION AND ADVANCING LIFELONG LEARNING FOR EMPOWERED WORLD

# AQDILAB: INTERACTIVE SIMULATION OF MUAMALAT CONTRACTS

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### **ABSTRACT**

AgdiLab: Interactive Simulation of Muamalat Contracts is a teaching and learning innovation developed for the course IMU102 – Introduction to Figh Muamalat at UiTM. This approach integrates interactive simulations with real-world case studies to help students understand the structure and application of Islamic contracts such as sales, leasing, and partnerships. Students are presented with practical scenarios and are required to solve them using principles derived from classical figh texts and contemporary references. The method aims to enhance students' comprehension of key concepts and contractual logic through an engaging and contextual learning experience. AgdiLab incorporates elements such as quizzes, clues, case-based experiments, and rewards to encourage active student participation. It addresses the limitations of conventional teaching methods by offering a more dynamic, flexible, and student-centered learning environment. Its effectiveness was evaluated through student feedback and lecturer reflections. Findings show that 70% of students reported an improved understanding, 85% found the approach more engaging than traditional methods, and 80% of lecturers agreed that this innovation enhanced their teaching delivery. Overall, AqdiLab not only enriches the simulation-based pedagogical approach but also demonstrates its potential as a reference model for interactive and applied learning in the field of Islamic commercial jurisprudence, aligned with 21stcentury education goals.

**Keywords:** Interactive Learning, Fiqh Muamalat, Contract Simulation, Islamic Finance Education, Gamified Teaching Approach



# INTRODUCTION

The subject of Introduction to Fiqh Muamalat plays a crucial role in introducing students to the foundations of Islamic financial contracts, ethical principles, and jurisprudential reasoning. However, the abstract and theoretical nature of Islamic contract law often poses challenges in traditional lecture-based teaching (Yaacob & Haron, 2017; Mohamad & Abd Ghani, 2020). Students may find it difficult to relate legal terminology and contract types to practical scenarios. Considering this, educational innovations must align with 21st-century learning demands by integrating interactive, student-centered, and experience-based methods (Kolb, 2015; Zainuddin et al., 2020). Gamification and experiential learning are increasingly recognized as powerful pedagogical tools in higher education. These approaches allow students to apply theoretical knowledge in simulated environments, increasing motivation, understanding, and real-world readiness (Kapp, 2012; Deterding et al., 2011).

AqdiLab was developed in response to this pedagogical need, focusing on contract-based case simulations in the context of Islamic finance. It aims to enhance students' engagement and mastery of muamalat concepts through interactive learning, scenario-based challenges, and collaborative reflection. It integrates physical exploration, case-based simulation, and digital interactivity to create an engaging, student-centered learning experience. Focused on various types of Islamic contracts (e.g., bai', ijarah, wakalah), this approach presents students with real-life scenarios, allowing them to apply classical fiqh principles to contemporary financial transactions. The innovation aims not only to enhance conceptual understanding and application but also to stimulate higher-order thinking, collaboration, and decision-making skills among learners.

# **METHODS**

This innovation project adopted a design-based research (DBR) approach to develop, implement, and evaluate the effectiveness of AqdiLab within the teaching and learning of IMU102: Introduction to Fiqh Muamalat at Universiti Teknologi MARA (UiTM). The implementation involved 100 Diploma in Muamalat students over the course of one academic semester. The AqdiLab model was designed as an interactive, case-based learning activity simulating real-world Islamic financial contracts. The AqdiLab model involves multiple phases: case briefing, scenario exploration, problem-solving via contract analysis, and group presentations. Students worked in small groups and were presented with authentic scenarios involving contracts such as bai', ijarah, wakalah, and mudarabah. Each group was required to identify the type of 'aqd, assess its Shariah validity, and apply principles from classical fiqh to formulate appropriate rulings and solutions.



# AQDILAB FRAMEWORK

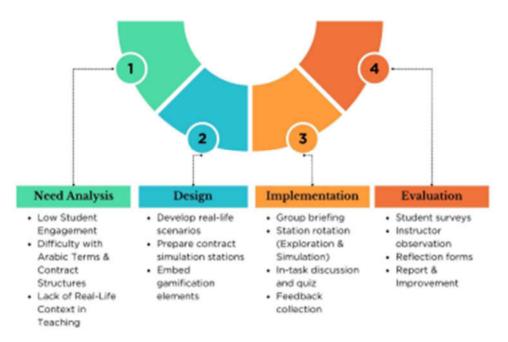


Figure 1.: AqdiLab Framework

The learning process was supported by gamification elements including clue cards, challenge stations, digital quizzes, rewards, and penalties to enhance student engagement. Each group completes the simulation with guided questions, clue-based tasks, and reflective feedback sessions. The gamification structure is based on Werbach and Hunter's (2012) model, combining dynamics (motivation), mechanics (rules), and components (badges, points, and levels). Data was collected through student feedback surveys, classroom observations, and post-activity reflection. Quantitative data were analysed using descriptive statistics, while qualitative responses were examined thematically to assess student perceptions and learning outcomes. Feedback was collected through post-activity surveys and semi-structured interviews with both students and instructors. The aim was to measure usability, engagement, comprehension, and satisfaction with the learning experience.

# RESULTS AND DISCUSSION

The implementation of AqdiLab yielded promising results in enhancing students' understanding and engagement in the subject of Fiqh Muamalat. Quantitative data from post-activity surveys revealed that:

- 82% of students reported a clearer understanding of the different types of Islamic contracts. 88% found the simulation method more engaging compared to traditional lectures. 75% stated that the interactive challenges helped them relate theoretical concepts to real-life applications.
- 80% felt more confident in explaining contract structures based on classical sources.

Qualitative feedback from students highlighted that the physical movement, collaborative tasks, and realworld scenarios made the learning process more meaningful and memorable. Many expressed that the



active learning format fostered deeper reflection and improved their problem-solving skills.

These findings are consistent with previous research by Kapp (2012) and Kolb (2015), which emphasize the effectiveness of experiential and gamified learning in fostering critical thinking and motivation. These results also support previous studies by Hamari, Koivisto, and Sarsa (2014), who found that gamified learning environments enhance motivation, performance, and enjoyment. Students particularly appreciated the real-world scenarios and interactive problem-solving approach, which fostered higher-order thinking skills and collaborative learning. AqdiLab also demonstrated potential in bridging the gap between classical fiqh knowledge and contemporary financial realities, making the abstract subject of Islamic contracts more tangible and applicable. Moreover, instructors noted a significant increase in student participation, attendance, and performance during the implementation period. The gamified, student-centered approach contributed to a more dynamic and inclusive classroom environment, aligned with the pedagogical aspirations of 21st-century learning.

# **CONCLUSION**

The AqdiLab innovation has proven to be an effective pedagogical strategy for enhancing student engagement, conceptual understanding, and applied learning in the subject of Introduction to Fiqh Muamalat. By integrating simulation, gamification, and real-life contract analysis, this approach successfully transformed passive theoretical learning into an interactive, student-centered experience.

The results suggest that AqdiLab not only supports cognitive learning outcomes but also fosters critical thinking, collaboration, and ethical awareness; key elements in preparing students for real-world challenges in Islamic finance. While the findings are encouraging, further refinement of the digital platform and training modules for instructors are recommended to improve scalability and sustainability.

This project contributes to the growing body of educational innovations that leverage active learning and contextual application in Islamic studies. AqdiLab may serve as a replicable model for other Shariah-based courses, particularly those requiring applied understanding of legal and ethical principles within dynamic societal contexts.

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